

**Information to identify the case:**

Debtor 1	<b>Michael Boddy</b>	Social Security number or ITIN	xxx-xx-2822
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>16-10263-JNP</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Boddy

5/17/18

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Michael Boddy  
 Debtor

Case No. 16-10263-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 16

Date Rcvd: May 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2018.

db #+Michael Boddy, 228 Strawbridge Ave., Haddon Township, NJ 08108-1809  
 r +Joseph Evangelisti, ReMax, 75 N. Haddon Avenue, Haddonfield, NJ 08033-2425  
 cr +SPECIALIZED LOAN SERVICING LLC, PO Box 9013, Addison, TX 75001-9013  
 cr +Specialized Loan Servicing LLC as servicing agent, P. O. Box 9013, Addison, TX 75001-9013  
 515935024 Komfort & Kare Home Medical, c/o Berman & Rabin, PA, PO Box 24327-66283,  
 Overland Park, KS 66223  
 515935025 +Parker McCay, PA, PO Box 5054, Mount Laurel, NJ 08054-5054  
 515935026 +Specialized Loan Servicing, PO Box 636005, Littleton, CO 80163-6005  
 515935027 +Sprains, Strains & Fractures, PO Box 168, Haddonfield, NJ 08033-0278  
 516149143 State of New Jersey, Division of Employer Accounts, PO Box 379, Trenton, NJ 08625-0379  
 515935028 +State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245,  
 Trenton, NJ 08695-0245  
 515935029 +The Bank of NY Mellon (Tax Sale Cert), c/o Parker McCay, P.A., 9000 Midlantic Drive,  
 Suite 300, Mount Laurel, NJ 08054-1539  
 516028387 +The Bank of New York Mellon, Trustee(See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 17 2018 22:58:29 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 17 2018 22:58:27 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515935022 +EDI: IIC9.COM May 18 2018 02:34:00 I C System Inc, Po Box 64378,  
 Saint Paul, MN 55164-0378  
 515935023 +EDI: IRS.COM May 18 2018 02:34:00 Internal Revenue Service,  
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

lm\* +Specialized Loan Servicing, PO Box 636005, Littleton, CO 80163-6005  
 517061508\* +The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 516372047\* +The Bank of New York Mellon, Trustee(See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 19, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2018 at the address(es) listed below:

Carrie J. Boyle on behalf of Debtor Michael Boddy cboyle@b-vlaw.com,  
 cvitullob@b-vlaw.com;cjbefcf@gmail.com;kgresh@mpadlaw.com;tegnern@mpadlaw.com;djamison@mpadlaw.com;l  
 wood@mpadlaw.com;cgetz@mpadlaw.com;r62202@notify.bestcase.com;carrie.boyle@comcast.net  
 Daniel L. Reinganum on behalf of Debtor Michael Boddy DanR@McDowellLegal.com,  
 kgresh@McDowellLegal.com;djamison@McDowellLegal.com;lwood@McDowellLegal.com;cgetz@McDowellLegal.c  
 om;mfunk@mcdowelllegal.com  
 Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,  
 as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES  
 2006-25 dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 16

Date Rcvd: May 17, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Francesca Ann Arcure on behalf of Creditor SPECIALIZED LOAN SERVICING LLC  
NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Melissa N. Licker on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for  
The Bank of New York Mellon fka the Bank of New York, as Trustee for the Certificateholders of  
the CWABS, Inc., Asset-Backed Certificates, Series NJ\_ECF\_Notices@buckleymadole.com  
Melissa N. Licker on behalf of Loss Mitigation Specialized Loan Servicing  
NJ\_ECF\_Notices@buckleymadole.com  
Thomas G. Egner on behalf of Debtor Michael Boddy tegner@mcdowelllegal.com,  
kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;lwood@mcdowelllegal.com;cgetz@mcdowelllegal.c  
om;mfunk@mcdowelllegal.com

TOTAL: 9